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Attorney for PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY
BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE:	§ CASE NO. 09-35705-SGJ-13
	§
AMY GOLDBLATT HOWARD,	§
DEBTOR,	§
Debtor	§ CHAPTER 13
	§
PNC MORTGAGE, A DIVISION	§
OF PNC BANK, N.A.	§
SUCCESSOR TO NATIONAL CITY	§
BANK ITS ASSIGNS AND/OR	§
SUCCESSORS IN INTEREST,	§
Movant	§ HEARING DATE: _____
	§
v.	§ TIME: _____
	§
AMY GOLDBLATT HOWARD,	§
DEBTOR; JOHN H HOWARD,	§
Co-Debtor; and THOMAS	§
DWAIN POWERS, Trustee	§
Respondents	§ JUDGE S. G. JERNIGAN

PLEASE BE ADVISED THAT IT IS THE INTENTION OF MOVANT TO OFFER INTO EVIDENCE AT ANY HEARING ON THE MOTION THIS AFFIDAVIT AND PAYMENT HISTORY PURSUANT TO THE FEDERAL RULES OF EVIDENCE, RULE 902(11). THIS AFFIDAVIT AND PAYMENT HISTORY ARE BEING PROVIDED TO YOU IN ADVANCE AS AN ADVERSE PARTY IN ORDER TO ALLOW YOU A FAIR OPPORTUNITY TO CHALLENGE SAID RECORDS. YOU ARE HEREBY PLACED ON NOTICE OF THIS INTENTION AS REQUIRED BY THE FEDERAL RULES OF EVIDENCE, RULE 902(11).

AFFIDAVIT OF LINDA REYNOLDS FOR
PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL
CITY BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST

STATE OF OHIO

§

§

COUNTY OF MONTGOMERY

§

LINDA REYNOLDS being duly sworn deposes and says:

1. That affiant is the authorized representative of PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST and authorized to make this affidavit. All facts recited herein are within my personal knowledge of all records concerning the account with Debtor(s) and are true and correct.

2. These records show that PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST is the Owner or Servicer of the ARM Note executed on March 24, 2005 in the original principal amount of EIGHT HUNDRED NINETY-FOUR THOUSAND NINE HUNDRED DOLLARS AND ZERO CENTS (\$894,900.00).

3. These records show that said ARM Note is secured by a Deed of Trust. A true and correct copy of said ARM Note and Deed of Trust are attached to Movant's Motion for Relief from Stay. Said ARM Note and Deed of Trust represent a valid indebtedness. The property address is 5783 VERSAILLES AVE, FRISCO, TX 75034.

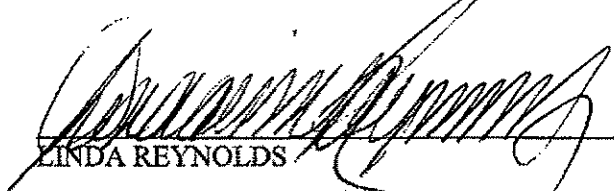
4. The Books and Records of PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST show that:

- a. The outstanding principal balance is \$894,900.00.
- b. That interest accrues from 10/01/2008 at the rate of 6% per annum.
- c. The contractual due date of the account is 11/01/2008. The last payment received and applied to the account was on _____.
- d. That the account is due post-petition for:
(Monthly) at (Payment Amt.)
 - 1. 09/01/2009 \$6,208.16
 - 2. 10/01/2009 \$6,208.16
 - 3. 11/01/2009 \$6,208.16

That the accumulated late charge through 11/16/2009 totals \$671.19.

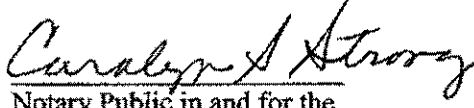
- e. That the total amount necessary to reinstate the account post-petition through 11/16/2009 is \$19,295.67 plus attorney fees & costs.

5. A true and correct copy of an accounting of the payments made on this loan is attached hereto. This accounting is kept in the normal course and scope of the business activity of PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST, and constitutes a business record of PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. SUCCESSOR TO NATIONAL CITY BANK ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST.


LINDA REYNOLDS

Subscribed and sworn to me the undersigned authority of this 24th day of November, 2009.

My Commission Expires:


Notary Public in and for the
State of Ohio



Carolyn Strong
Notary Public, State of Ohio
My commission expires
Sept. 8, 2014

BNKH _____ MMY BANKRUPTCY HIST CH 13 INV 11/11/09 07:09:59

JH HOWARD DUE 11/01/08 PMT 4,474.52 TYPE CONV. RES ARM

5783 VERSAILLES AVE FRISCO TX 75034

-----PRO BNK-----

ACT	DATE	AMOUNT	DUE DATE
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11/10/09

MOTION FOR RELIEF REQUESTED

11/04/09

337.50 02/01/10 TO TRUSTEE SUSPE/102309/000000005647413

09/03/09

BNK ADDED CHAP 13 PRO BNK